Case 22-13299-pmm Doc 12 Filed 01/12/23 Entered 01/13/23 00:37:37 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 22-13299-pmm
Tina Roxanne Smith Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-4 User: admin Page 1 of 2
Date Rcvd: Jan 10, 2023 Form ID: 309I Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2023:

Recip ID		Recipient Name and Address
db	+	Tina Roxanne Smith, 2 Lichfield Lane, Lancaster, PA 17601-5081
tr	+	SCOTT F. WATERMAN Chapter 13, Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
14741329	+	Kayla Hutson, 2 Lichfield Lane, Lancaster, PA 17601-5081
14741334	+	TD Bank/Icon, 222 N LaSalle - Ste 1700, Chicago, IL 60601-1101
14741335	+	The Kingston Apartments, 4900 Allertow Road, Fredericksburg, VA 22407-3001

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: claputka@laputkalaw.com	Date/Time	Recipient Name and Address
aty		Jan 11 2023 00:22:00	CHARLES LAPUTKA, Laputka Law Office, 1344 W. Hamilton St., Allentown, PA 18102
smg	+ Email/Text: taxclaim@countyofberks.com	Jan 11 2023 00:22:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 11 2023 00:22:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jan 11 2023 00:22:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14741325	+ EDI: CINGMIDLAND.COM	Jan 11 2023 05:24:00	AT&T, PO BOX 537104, Atlanta, GA 30353-7104
14741326	+ EDI: CAPITALONE.COM	Jan 11 2023 05:24:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
14741327	+ EDI: AMINFOFP.COM	Jan 11 2023 05:24:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14741328	+ Email/Text: bk@hughesfcu.org	Jan 11 2023 00:22:00	Hughes Federal Credit Union, 951 E Hermans Road, Tucson, AZ 85756-9000
14741330	^ MEBN	Jan 11 2023 00:15:35	Lendingpoint LLC, 1201 Roberts Blvd NW, Kennesaw, GA 30144-3612
14741331	EDI: CITICORP.COM	Jan 11 2023 05:24:00	Macys/DSNB, PO Box 8218, Monroe, OH 45050
14741332	+ Email/Text: bankruptcy@marinerfinance.com	Jan 11 2023 00:22:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
14741333	+ EDI: AGFINANCE.COM	Jan 11 2023 05:24:00	OneMain, PO Box 1010, Evansville, IN 47706-1010
14747289	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 11 2023 00:22:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
14741336	Email/Text: bknotice@upgrade.com		335 335ma Frontae, Bettok III 10220 3400

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Jan 11 2023 00:22:00

Upgrade Inc, 275 Battery St - FL 23, San

Francisco, CA 94111

14741337 + EDI: LCIUPSTART

Jan 11 2023 05:24:00

Upstart Network Inc, PO Box 1503, San Carlos,

CA 94070-7503

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2023 at the address(es) listed below:

Name Email Address

CHARLES LAPUTKA

on behalf of Debtor Tina Roxanne Smith claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

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Information to identify the case:					
Debtor 1:	Tina Roxanne Smith	Social Security number or ITIN: xxx-xx-0575			
	First Name Middle Name Last Name	EIN:			
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:			
United States Bankruptcy Court: Eastern District of Pennsylvania		Date case filed for chapter: 13 12/8/22			
Case number: 22–13299–pmm					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Tina Roxanne Smith	
2.	All other names used in the last 8 years		
3.	Address	2 Lichfield Lane Lancaster, PA 17601	
	.	CHARLES LAPUTKA	Contact phone (610) 477-0155
4.	Debtor's attorney Name and address	Laputka Law Office 1344 W. Hamilton St. Allentown, PA 18102	Email: claputka@laputkalaw.com
5.	Bankruptcy trustee	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313
	Name and address		Email: ECFMail@ReadingCh13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office 9:00 A.M. to 4:00 P.M; Reading Office 9:00 A.M. to 4:00 P.M.
	this case at this office or online at https://pacer.uscourts.gov .		Contact phone (610)2085040
			Date: 1/10/23

For more information, see page 2

Debtor Tina Roxanne Smith Case number 22–13299–pmm

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 7, 2023 at 1:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.	
8.	Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 4/8/23	
	required filing fee by the following deadlines.	You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or		
		 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 2/16/23	
		Deadline for governmental units to file a proof of claim:	Filing deadline: 6/6/23	
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the descured creditors retain rights in their collateral regardless of wheth claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrend right to a jury trial.	paid on your claim. To be paid, you must file a lebtor filed. ner they file a proof of claim. Filing a proof of , with consequences a lawyer can explain. For	
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$921.00 The hearing on confirmation will be held on: 3/23/23 at 10:00 AM, Location: 201 Penn Street, 4th Floor, Reading		
10). Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any	
1 ⁻	I. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12	2. Exempt property	The law allows debtors to keep certain property as exempt. Fully esto creditors, even if the case is converted to chapter 7. Debtors musyou may inspect that list at the bankruptcy clerk's office or online at that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t https://pacer.uscourts.gov . If you believe	
13	3. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all payments under the plan t the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If	

Notice of Chapter 13 Bankruptcy Case page 2

Official Form 309I